

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Andrew R. Heiges et al.  
Serial No.: 10/751,331  
Filing Date: January 2, 2004  
Art Unit: 3695  
Confirmation No.: 7616  
Examiner: Narayanswamy Subramanian  
Title: *TECHNIQUES FOR ILLUSTRATING AND ANALYZING  
COLLEGE SAVINGS PLANS*

**MAIL STOP AMENDMENTS**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE PURSUANT TO 37 C.F.R. § 1.111**

In response to the Office Action dated May 13, 2009, Applicants respectfully request the Examiner to reconsider the rejection of the claims in view of the amendments and comments set forth below.